

United States Bankruptcy Court

Northern District of Illinois

Case No. 08-31526

Chapter 7

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Salaam Ghafir
14513 Dante
Dolton, IL 60419

Latifah S Ghafir
14513 Dante
Dolton, IL 60419

Social Security / Individual Taxpayer ID No.:

xxx-xx-8927

xxx-xx-4207

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: March 10, 2009

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-31526

User: kscott
Form ID: b18

Page 1 of 2
Total Served: 41

Date Rcvd: Mar 10, 2009

The following entities were served by first class mail on Mar 12, 2009.

db/jdb +Salaam Ghafir, Latifah S Ghafir, 14513 Dante, Dolton, IL 60419-2439
12880329 Accounts Recovery Bureau, PO Box 6768, Reading, PA 19610-0768
12880330 +Acct Recovery, 555 Van Reed Rd, Wyomissing, PA 19610-1756
12880331 Allied Interstate, 300 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231
12880332 Anchor Receivables Management, PO Box 41003, Norfolk, VA 23541-1003
12880333 +Associated Credit Services, Inc., 105B South Street, PO Box 9100, Hopkinton, MA 01748-9100
12880337 +Blatt Hasenmiller et al., 125 South Wacker Drive, Suite 400, Chicago, IL 60606-4440
12880338 +Blitt and Gaines, P.C., 661 Glenn Avenue, Wheeling, IL 60090-6017
12880340 +Central Credit Services, Inc., PO Box 15118, Jacksonville, FL 32239-5118
12880342 +Citibank Usa, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
12880343 +Credit Management, 4200 International Pwy, Carrollton, TX 75007-1912
12880344 +Creditors Financial Group, LLC, 3131 South Vaughn Way, Ste 110, Aurora, CO 80014-3501
12880345 +Dell Financial Services, Attn: Bankruptcy Dept., 12234 North Ih 35, Austin, TX 78753-1724
12880346 +FFPM Carmel Holdings I, LLC, Attn: The Shindler Law Firm, 1990 E Algonquin Road, Suite 180, Schaumburg, IL 60173-4164
12880347 +FMA Alliance, Ltd., 11811 North Freeway, Suite 900, Houston, TX 77060-3292
12880348 +G M A C, PO Box 380902, Bloomington, MN 55438-0902
12880349 +Glelsi/bony Elt Higher, 2401 International Ln, Madison, WI 53704-3121
12880350 +Hfc-ta, Attn.: Bankruptcy, 961 Weigel Dr, Elmhurst, IL 60126-1058
12880352 Illinois Dept of Human Services, PO Box 19407, Springfield, IL 62794-9407
12880353 Integrated Portfolio Management, PO Box 3352, Glen Ellyn, IL 60138-3352
12880355 +Midland Credit Mngmnt, Dept 12421, PO Box 603, Oaks, PA 19456-0603
12880356 +Mutual Hsp Svcs In, 2525 N Shadeland Ave Ste, Indianapolis, IN 46219-1787
12880359 +NCO Financial Services, 600 Holiday Plaza Drive, Suite 300, Matteson, IL 60443-2238
12880357 +National Action Financial Services, 165 Lawrence Bell Drive, Suite 100, Buffalo, NY 14221-7900
12880358 +Nco Fin/09, 507 Prudential Rd, Horsham, PA 19044-2308
12880360 Regional Adjustment Bureau, PO Box 1022, Wixom, MI 48393-1022
12880362 +Sallie Mae, Attn: Claims Dept, Po Box 9500, Wilkes Barre, PA 18773-9500
12880364 +Sisters of St. Francis Health Svcs, 9603 Deereco Road, Suite 200, Lutherville Timonium, MD 21093-2188
12880365 +Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
12880366 +United Collection Bureau, 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
12880367 +Wachovia Education Fin, Po Box 3117, Winston Salem, NC 27102-3117
12880368 +Wffinancial, 9632 S Roberts Rd, Hickory Hills, IL 60457-2238

The following entities were served by electronic transmission on Mar 10, 2009.

12880334 EDI: ARSN.COM Mar 10 2009 20:58:00 Associated Recovery Systems, PO Box 469046, Escondido, CA 92046-9046
12880335 +EDI: BANKAMER.COM Mar 10 2009 20:58:00 Bank Of America, Nc4-105-03-14, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110
12880336 +EDI: HFC.COM Mar 10 2009 20:58:00 Beneficial, PO Box 8873, Virginia Beach, VA 23450-8873
12880339 +EDI: CAPITALONE.COM Mar 10 2009 20:58:00 Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091-5155
12880341 +EDI: CHASE.COM Mar 10 2009 20:59:00 Chase, 201 N. Walnut Street, Wilmington, DE 19801-2920
12880342 +EDI: CITICORP.COM Mar 10 2009 20:58:00 Citibank Usa, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
12880354 +EDI: MID8.COM Mar 10 2009 20:58:00 Midland Credit Mgmt, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
12880361 +EDI: RESURGENT.COM Mar 10 2009 20:58:00 Resurgent Capital Service/Sherman Acquis, Attention: Bankruptcy Department, Po Box 10587, Greenville, SC 29603-0587
12880363 +EDI: RESURGENT.COM Mar 10 2009 20:58:00 Sherman Acquisition, LLP, PO Box 740281, Houston, TX 77274-0281
12880351 EDI: FUNB.COM Mar 10 2009 20:58:00 Homeq Servicing, Po Box 13716, Sacramento, CA 95853
TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 08-31526

User: kscott
Form ID: b18

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.